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PTO FAX NO.: (703) 872-9306

ATTENTION: Examiner Debra F. Charles

Group Art Unit 3624

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EXAMINER Debra F. Charles**

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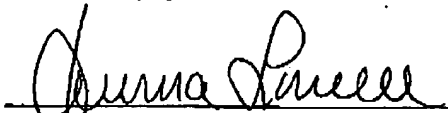
I hereby certify that the following documents in re Application of Terry Allen-Rourman, et al., Application No. 09/991,364, filed November 15, 2001 for ONLINE INCREMENTAL PAYMENT METHOD are being facsimile transmitted to the Patent and Trademark Office on the date shown below.

Documents Attached

1. Transmittal Form (1 page); and
2. Amendment (25 pages).

Number of pages being transmitted, including this page: 27

Dated: May 4, 2005

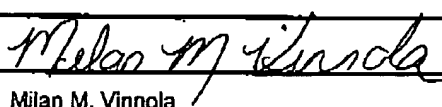

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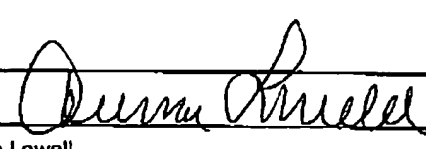
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6048-029 v1

TRANSMITTAL FORM		PTO/SB/21 (09-04)	
		Application Number	09/991,364
(to be used for all correspondence after initial filing)		Filing Date	November 15, 2001
		First Named Inventor	Allen-Rouman, Terry
		Art Unit	3624
		Examiner Name	Debra F. Charles
		Attorney Docket Number	020375-002730
Total Number of Pages in This Submission			

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> CD, Number of CD(s) _____	
	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Certified Copy of Priority Document(s)	Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.	
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Milan M. Vinnola		
Date	May 4, 2005	Reg. No.	45,979

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PATENT
Attorney Docket No.: 020375-002730

TOWNSEND and TOWNSEND and CREW LLP

By: *Debra Charles*
Debra Charles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,364

Filed: November 15, 2001

For: ONLINE INCREMENTAL
PAYMENT METHOD

Customer No.: 20350

Confirmation No. 2552

Examiner: Debra CHARLES

Technology Center/Art Unit: 3624

AMENDMENT

MAIL STOP: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 7, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.